

ANCHOR WATCH

May/June 2012



**"To live in hearts we leave
behind, is not to die."**

~Thomas Campbell, "Hallowed Ground"

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Asian Pacific American Heritage Celebration

Dancers from Hawaiian Entertainment Company perform at the Asian Pacific American Month Celebration hosted by NIOC Maryland's Heritage Committee at McGill Training Center, May 17.

NIOC Maryland named: 2012 Volunteer Unit of the Year

Story by: Lisa R. Rhodes, Staff Writer for The Soundoff!

Whether its tutoring students on a Saturday morning or conducting Bible study classes for patients at a local psychiatric hospital, Fort Meade's volunteers are testament to the idea of community.

That's the sentiment Garrison Commander Col. Edward C. Rothstein shared with the 350 people who attended the installation's annual Volunteer Appreciation Ceremony on April 19 at Club Meade.

"It's really you that make Team Meade possible," Rothstein said to the volunteers. "You lead by example."

Rothstein recognized several outstanding volunteers for their service to Fort Meade and the surrounding community during the past year. Each volunteer received a plaque of appreciation and a citation from Gov. Martin O'Malley.

"I am constantly in awe of the amount of things our volunteers do," said Marie Miles, the Army Volunteer Corps coordinator at Army Community Service. "Thank you from a grateful heart."

The two-hour ceremony featured music and dance performances by Nate Hutchings, a senior at Severna Park High School, and members of Child, Youth and School Service's SKIES Unlimited. A buffet of appetizers was served.

Brief remarks about the importance of volunteering were given by Garrison Chaplain (Lt. Col.) Sid Taylor and Deborah Alexander (wife of Gen. Keith B. Alexander, director of the National Security Agency/Chief of Central Security Service and Commander of U.S. Cyber Command), who was the recipient of the 2010 Lifetime Volunteer of the Year award. Evelyn Silva, chairman of volunteers for the Enlisted Spouses Club's Thrift Shop, also spoke.

Navy Information Operations Command Maryland was recognized as the Volunteer Unit of the Year. Sailors from the command tutor children in Fort Meade's Saturday Scholars Program and also volunteer through the Adopt an Angel and Holiday Assistance programs.

"I'm extremely proud of our Sailors for taking the time out of their busy schedules to give back to the community," said Commander Rach Velasco-Lind, Executive Officer of NIOC Maryland. "It's Awesome."

Before the ceremony ended, Rothstein was presented with a poster check representing the estimated \$5 million that Fort Meade's 1,225 registered volunteers saved the installation through their donated hours last year.

"This is fantastic," Rothstein said.



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Commanding Officer
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Executive Officer
Cmdr. Rach Velasco-Lind
Command Master Chief
CMDCM(AW/SW) J. Scott Drenning
Public Affairs Officer
Terrina Weatherspoon
Managing Editor/Layout and Design
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Command Photographer
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MC3 Matthew Jordan

ANCHOR WATCH
In its 38th year of production
May/June 2012
www.niocmd.navy.mil
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Story ideas are also accepted electronically at regina.wilken@navy.mil

Know Your Rights

Fair Debt Collections Practices Act

By: Lt. Roni Beasley, Staff Judge Advocate, NIOC, MD

Military personnel are among the top consumers who fall prey to instant credit approvals. In some instances instant credit approvals work well, but in most cases, the military consumer later discovers that the creditor is charging excessive or unreasonably high interest rates or that the terms of the agreement are not as they agreed to and before you know, the member is delinquent on payments and starts to receive repeated phone calls from debt collectors.

Military personnel are more susceptible to this scenario than most for countless reasons. For one, creditors are aware that most military personnel live on limited income and as a result, are more in need of credit than civilians whose earnings allow greater cash flexibility for purchases. As a result, the sales pitches from creditors often prove enticing with promises of instant approval regardless of income or past credit history. Creditors are also keenly aware that most military personnel have security clearances and are required to remain in good standing with lending institutions and creditors to keep their security status. Most military personnel will not risk losing their positions based upon poor uses of credit.

Lastly, creditors recognize that if a military consumer's account becomes overdue, they can easily contact the service member's chain of command demanding payment and threaten confinement if payment isn't rendered. Debt collectors can almost always count on reaching an LPO, LCPO or DIVO who will in turn demand that the service member handle his or her responsibilities.

The Fair Debt Collections Practices Act (FDCPA) governed by the Federal Trade Commission, prohibits debt collec-



tors from engaging in unfair, deceptive, or abusive collection practices. One of the most common practices abused by debt collection agencies is the prohibited contact of third parties regarding a debt. Now, not all third party contact is prohibited; for instance, a debt collector may contact a third party only once to inquire about phone numbers, address or place of employment. Other exceptions to the third party rule are discussions with represented counsel and spouses.

The FDCPA not only governs who debt collectors may call, it also prevents debt collectors from calling you at the most inopportune times. All calls from creditors must take place after 0800 and before 2100. If a debt collector is expressly told not to call during work hours, then

they are prohibited from calling.

Another option is the prohibition of calls altogether under the Act. To facilitate this, one simply must draft a letter and send it certified with return receipt to the creditor. After receipt of the letter, the creditor can only contact you for two reasons; first, the creditor can let you know that your request has been received and that there will be no further contact. Second, a creditor may notify you in the event of a specific action like a lawsuit.

As outlined in this article, the FDCPA provides consumers with numerous protections to alleviate harassment from debt collectors, but these protections do not exonerate consumers from paying their debts. Debt collectors can still sue for the outstanding balance if they so choose. Lawsuits, however, can be a double edged sword in that consumers, who are not absolved of their outstanding debts, face the daunting prospect of having a civil judgment against them. Further, the act does provide consumers with a remedy against debt collectors should they find that a debt collector is in violation of any of the provisions in the FDCPA. A lawsuit can be brought in either state or federal court provided it is done within one year of the date in which the act was violated. The consumer can be awarded damages suffered from illegal collection practices, attorney's fees, as well as statutory damages of up to \$1,000.

If you feel a debt collector has violated this act contact your state attorney general at www.naag.org <<http://www.naag.org>> or the Federal Trade Commission at www.ftc.gov <<http://www.ftc.gov>> for more information. This article is not intended to substitute for the personal advice of a licensed attorney.



Summer Skin Savers

Questions? Ask Lt. Buikema at kebuike@nsa.gov



POISON IVY:

The weather is nice and many people are spending time in their gardens, pulling weeds and getting poison ivy. Poison ivy is abundant in this area. Its leaves grow in groups of three. Remember the saying, "leaves of three - let it be!" The oils from poison ivy cause allergic contact dermatitis: red, inflamed, and itchy skin with blisters. The rash is not contagious and the fluid in the blisters does not spread the rash. It is important to shower with soap as soon as possible after being exposed to poison ivy to wash the plant oils off your skin. If you get the rash, use cool compresses on the blisters, take an anti-histamine like Benadryl for the itch, and use hydrocortisone cream to lessen inflammation. See your doctor if the rash is not improving.

For more information, read: http://www.emedicinehealth.com/allergy_poison_ivy_oak_and_sumac/article_em.htm.

SUNSCREEN:

The pools are about to open so it's time to discuss the use of sunscreen! To prevent skin cancer and keep your skin looking young and healthy, use at least SPF 15 whenever you are going to be out in the sun. Keep a small tube of sunscreen in your backpack or purse so you are prepared at all times. Remember to reapply sunscreen after you have been in the water and after sweating. For the best skin protection, wear a long-sleeved shirt, pants, and a hat. You can also buy clothing with SPH to block the UV rays. Stay in the shade: sit under an umbrella while you relax by the pool or on the beach. Sunburns and tanning cause skin cancer and premature aging of the skin. What you do today affects your skin for the rest of your life.

For more information, read: <http://www.nlm.nih.gov/medlineplus/ency/patientinstructions/000378.htm>.

“Thank you my friend, my confidante, my Shipmate”

The following is an excerpt from the remembrance
speech given by Petty Officer 1st Class Wendy Valdez

“Petty Officer Jans was not just my shipmate, she was the help I relied on when there didn’t seem to be enough hours in the day to get things accomplished, the confidant I talked to when I needed advice on professional problems and personal endeavors, and the jokester I needed when I couldn’t find the means to smile.

Petty Officer Jans also made a tremendous impact on the United States Navy. She didn’t do the job because she had to; she did it because she wanted to make the Navy a

better place than it was when she joined, and she did it with her own hard-working, fun-loving flair.

Her dream was to one day be the Master Chief Petty Officer of the Navy, and I truly feel had this tragedy not occurred, she would have achieved her goal and once again made us all proud of her accomplishments.

Thank you Jans, for always helping out a shipmate in need, thank you Jans, for being a leader younger Sailors could emulate, and thank you Jans, for being my friend.”



**Cryptologic Technician (Interpretive)
Petty Officer 1st Class (IDW/EXW/NAC)
Christine Dawn Jans**

Operations Department

Enlisted April 4, 2005

WE WILL NEVER FORGET



Sailors with Navy Information Operations Command Maryland showed up in droves at the Baltimore-Washington International Airport to welcome arriving WWII veterans on an Honor Flight, April 23.

Commanding Officer, Capt. Timothy White, and Command Master Chief J. Scott Drenning were among the more than 40 Sailors who lined up to greet the arriving WWII veterans.

"I think the best way our military heritage is preserved is by passing that heritage from one generation of war fighter to the next by interacting with one another," said Drenning. "Time is the great equalizer, and in the not so distant future, our brothers and sisters-in-arms' sacrifices will be found only in the history books. I've had the privilege to meet veterans that served at Guadalcanal, D-Day, and Iwo Jima; as foot soldiers, beach hopping Marines, bomber pilots, paratroopers, and cooks. It doesn't get any more enriching than that!"

Petty Officer 2nd Class Kelli Grimes is the coordinator for Honor Flight events at the command, and takes great pride in the fact that she is able to be a part of welcoming veterans.

"Originally when World War II veterans came home from the war, they didn't get a welcome home greeting at all, so it's a pleasant surprise for them to see a crowd of people cheering for them when they get off the plane," said Grimes. "Sometimes they are even moved to tears of happiness."

And what greeting would be complete without music and a bite to eat?

"They invite us to come and sing for the veterans, and we get to eat dinner and talk to them; hear their stories and share some of our own. It's nice," said NIOC Maryland's Leading Petty Officer for the command choir, Petty Officer 2nd Class Amanda Flyte.

While the veterans boarded the bus headed to Washington, D.C., NIOC Maryland Sailors lined up and rendered a hand salute as the bus was exiting the airport. A great sendoff for a great group of veterans.

For more information on how to attend an Honor Flight event, contact PO2 Kelly Grimes at: kdgrimes@nsa.gov

Honor Flight:

By MC2 Regina Wilken

still flying high



NIOC Sailors tour center of the city

By Terrina Weatherspoon

The First Class Petty Officers Association (FCPOA) at Navy Information Operations Command Maryland took a trip to the nation's Capitol, April 25.

The association took the trip after a suggestion was made by the heritage committee chair to take advantage of the historic buildings and monuments in Washington, D.C.

"We talked about trying to get a special tour that would allow us to see some areas not normally open to the public," said Petty Officer 1st Class Willie Suhre, FCPOA secretary. "My family held some fundraising events for Congressman Cory Gardner (R-CO) and I thought I would contact his office to see if they could be of assistance."

The group was successful in arranging a tour of the Capitol, which by design, marks the very center of D.C. They met with Senator Mark Udall (D-CO) for a short meet and greet where the Senator spoke about his duties as part of the Senate Select Committee on Intelligence.

The Sailors received a tour of the Capitol from the Senator's staff, along with gallery passes to both the Senate and the House of Representatives, and tickets to view a film about the Capitol

and its history.

"We were able to walk around the exhibit hall for about 25 minutes and see some of the historical artifacts and photos of famous events," said Suhre. "One such exhibit was the marble table Lincoln used during his second inaugural address, accompanied by a photo of the address."

Some of the association members used the gallery passes to visit both Chambers of Congress.

"In the House, we were able to witness Congressman Darrell Issa (R-CA) discussing a bill that would put more government funding online for the public to see. His argument, which was championed by an unknown (to us) Democratic Congressman, would allow for more transparency in government and what our tax dollars are spent on," said Suhre.

"While we were there, the announcement of a roll call was made, and we were able to witness how the Senators were called back to the chamber to give "yea" or "nay" votes on the bill. It was a great experience and I hope we are able to do more things like this in the future."

For more information on the FCPOA contact: PO1 Willie Suhre, FCPOA Secretary @ 240-373-2732



From having all the answers, to asking all the questions

NIOC employee tries out for Jeopardy

By MC2 Regina Wilken

Answer: An American game show, which tests contestant's knowledge about everything and anything in an answer and question format.

Question: What is Jeopardy?

Jeopardy has been on television and stumping Americans since March 1964. Although there are only three contestants actually participating at any given time, millions play along from their living rooms each night.

Kathryn Garbe, N1 Department Head, Navy Information Operations Command Maryland, is one of those millions.

"I've been watching Jeopardy for YEARS now, always trying to get the right answer (or question) during the nightly show," said Garbe. "It's the only game show I watch and like because I think you have to have some knowledge to do well, not just guess."

However, Garbe decided she was tired of just watching. She decided to take a chance at the real thing by taking the online test.

"I've taken the online test twice, once about two years ago and most recently in January 2012," said Garbe. "Before that I had taken written tests during contestant searches when I was stationed in Iceland and again at another station."

Each time, Garbe was only given about eight seconds per questions, including the time it took to type the answers; and because the tests aren't graded, she was never told how she did.

"I took [the test in January] and figured I'd never hear anything," said Garbe. "Then a month or so later I was invited via email to an in-person tryout. I had to confirm that within two days and then was provided the specifics of the tryout in D.C."

During the in-person tryout, Garbe said some of the questions

were easy, but some were very obscure.

"I remember one of them being something about what was the significance of the date 7 Dec 1941 and thinking how easy that was and why wouldn't someone know that," she said.

Although her prior service in the military helped her with a couple of the questions, she attributes the rest to life lessons.

"I've learned to make educated guesses just from watching the show for so many years," said Garbe. "Sometimes I remember things from similar categories or clues in the past that have shown up. Some categories I'm not very good at like art, Shakespeare and opera, but I can sometimes make a good guess."

Now she just has to wait and hope she will get the call to come on the show.

"I'm in a "pool" for 18 months; I may get called, I may not, and they tell you that even if you go out there you may or may not get on the show," she said. "I guess if they have another super contestant like Ken Jennings, they can't get everyone on," Garbe said.

In 2004, Jennings won 74 Jeopardy games, earning him more than \$3 million in cash prizes.

Garbe continues to watch the show from the comfort of her home, and also has quite a collection of books she thumbs through to jot down notes she feels will be helpful, but she knows the categories and questions are very random.

"There really doesn't seem to be any pattern or rhyme to any of it," said Garbe. "It's the luck of the draw!"

Garbe is hoping luck will draw her name in the next 18 months and give her the chance of a lifetime.

Answer: A deserving veteran and NIOC employee who deserves to be on Jeopardy.

Question: Who is Kathy Garbe?





Sailors + Special Olympics

Story and Photos by Chief Daniel Nash



Top: A Navy volunteer walks with D.J., an athlete at the Special Olympics, to his next event.

Top: A Sailor high-fives and congratulates an athlete right after her event.

This Photo: Donovan runs a sprint with enthusiasm.



Sailors from Navy Information Operations Command Maryland joined with Ridgeway Elementary in Severn, Md., for the 13th Annual Run, Jump, and Throw event held at the school May 17.

Anne Arundel County Schools, Partners for Success Resource Center, and the Special Olympics provided an opportunity for teams to participate in events such as the softball throw, standing long jump, 50-meter dash, and javelin toss.

Not only were there 68 NIOC Maryland Sailors volunteering, but a mixture of service members from every other branch of the military were also at the school bringing the total volunteer count to 110.

“This event is a success because of the

overwhelming support we get each year from all of the Armed Services,” said Vickie Wardell, Ridgeway Elementary Principal.

Navy pride was in full force, and was visible by the sea of yellow leading groups and helping with events.

“I really enjoyed the day [volunteering], especially the chance to make it special for the kids,” said Petty Officer 1st Class Alysa Harden, a volunteer at the event.

Senior Chief Chuck Ostrander met one special little boy, Donovan, that left a lasting impression.

“He had a smile that lit up the room. And with his personality, he could have

been mayor of Ridgeway Elementary,” said Ostrander.

For the past seven years Petty Officer 1st Class Stacy D’Alessio, the command’s Special Olympics Coordinator, has been pairing Sailors with these special athletes.

“To volunteer for the event is just so fulfilling. It is such a special and fun day for the kids,” said D’Alessio. “To watch the kids get so excited and to see how proud they are of themselves for their participation and achievements provides such a good feeling and makes it all worthwhile.”

For more information on how to get involved with Special Olympics contact: PO1 Stacy D’Alessio at sldales@nsa.gov.

Warrior Day



Warrior Day was the idea of CTN2 Dan Gilfeather. He had heard about it at his last command and decided to suggest the idea here. "It is a great conversation starter," said Gilfeather. "You can ask why a person is wearing a particular uniform. You can see how many places Sailors are deployed to. It allows you to get to know your shipmates while learning more about Navy missions."



Ultima Junior Service Member of the Year

By Terrina Weatherspoon

Petty Officer 2nd Class Janice Truong was named the Fort Meade Ultima Junior Service Member of the Year for FY 12 at a ceremony at the base theater May 30.

Truong was one of five service members recognized during the ceremony to honor outstanding service members.

"It was a very humbling experience," said Truong. "I was and am greatly honored to represent the Navy and NIOC Maryland not just at the Fort Meade Ultima Quarterly/Yearly Competition Boards but anywhere."

"These men and women have outdistanced their peers," said Command Sgt. Maj. Charles Smith, the Command Sergeant Major, Fort Meade. "They have gone above and beyond, have proven themselves in their work centers and during various boards and have excelled. They represent the best Fort Meade has to offer."

Truong hopes to eventually get selected for STA-21 so she can earn her bachelor's degree and become a commissioned of-

ficer, but first has some immediate goals she wants accomplish.

"I need to decide where I'd like to go for my next tour of duty, I need to get back home to Texas. And I'd like to win the Diamond Dash in Baltimore June 16!"

Command Master Chief Scott Drenning was the guest speaker for the ceremony, and spoke to the crowd about leadership and pride in service.

"Embrace your core values," said Drenning. "Pitch in when you're needed, don't just set the standard, enforce it. If someone calls you old school or hard core, take it as a compliment. I can't think of a better way to be remembered."

"Lord knows how many times I've fallen, lost motivation, got side tracked and wanted to give up on being a hard charger," said Truong. "But I didn't!"

Her advice to others is simple; don't be scared to ask for help when you need it, and depend on your mentors.

"I would be nowhere near where I am today if it weren't for my mentors," said Truong. "It's ok to fall, as long as you get back up again."

Congratulations to NIOC Maryland's newest Petty Officers

